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THE DEBTS OF MUNICIPALITIES.
Mr. H. C. Carson, F. S. S., discusses the debts of eighteen Ontario cities in the Financial Post, their total gross debt in 1909 was \$1,284,479, including outstanding bonds of various nature, and taking no account of sinking funds, this amount represented 13.3 per cent of the aggregate gross assessment, and \$58.99 per head of population. London's debt was \$70,584 per head, or 27.23 less than the average.

Table with 3 columns: City, Debt, Population. Lists 18 Ontario cities with their respective debt and population figures.

AN ACCURATE comparison is impossible unless the assets are shown. For instance, Guelph, for its size, has an enormous debt, but 44.22 per cent of it represents public utilities, which yield a profit, including the street railway. Fort William and Port Arthur have freely mortgaged their future. London's position in 1909 was a favorable one, but since then the obligations of the power scheme have been assumed, and it is impossible at present to forecast the financial results.

ANOTHER BRITISH REFORM.
The next installment of the British Government's social reform programme will be a scheme of insurance against sickness and invalidity from accident. It will be launched during the coming session. The Chancellor of the Exchequer has framed it with a view to making use of the voluntary organizations for self-help which already exist. These are known as friendly societies; they have a membership of 3,178,116, and possess funds amounting to £16,388,230. They have done a great work, but they do not reach the whole working population. In self-defence they do not admit workmen. The Government scheme aims at compulsory insurance for sickness and invalidity for every worker in the country whose income is below \$800 a year. The minimum amount payable to each person during sickness or disability is to be five shillings (nearly \$1.25) a week. This will be the payment guaranteed by the state, but any person may obtain extra insurance by joining one of the many friendly societies. The insurance will begin at 16 years of age and end at 70, when the old age pensions of five shillings weekly begin. The contribution needed to provide a sickness insurance of five shillings a week will be calculated by the Government actuary, and the cost will be met one half by the workman, one quarter by the state, and one quarter by the employer.

THE DUKE OF CONNAUGHT.
Much will depend upon the duke's tact, good nature and good sense. These, let us hope, will make it clear to him that any attempt to set up an arbitrary and unchangeable system of patronage will not be in harmony with the democratic spirit of our people, and will be sure to do more harm than good to the cause of the monarchy.

THE BOOK OF LIFE.
Here is a book that none of us know. Can we find out that we're ready to go toward the Twilight land where we rest for ever? That youth, when the last leaf falls from the tree, and a chapter of Old Age. With a chapter of Childhood and a chapter of Youth. A chapter of Hope and a chapter of Fear. A chapter of Triumph and a chapter of Tears. A chapter of Gods and a chapter of Devils. A chapter of Slaves and a chapter of Masters. A chapter of the whole world known, and then comes a chapter of well, nobody knows.

AGAINST THE COCAINE TRAFFIC.
The announcement that the Hon. Macdonald King will, during the present session, introduce legislation with a view to checking the sale of cocaine and morphine for other than medicinal purposes, has an importance, the full weight of which it would be hard for Ottawa people to realize. In Montreal a regular traffic of almost incredible proportions is carried on, especially in cocaine. The white slave traffic, which is a more crying evil in the metropolis. There the police and children's and society have united in a vigorous campaign against cocaine vendors, with execution on the part of the police will doubtless do much to eliminate the evil.

TRUST FELDING.
Has the Hon. W. R. Fielding, minister of Finance, the confidence of the people of Canada? I am given to asking this by reason of the seeming distrust which which the question of reciprocal trade with the United States is received in many quarters. For some fifteen years Mr. Fielding has stood at the helm of Canadian finance, and I do not think that even the most bitter partisan can find a great deal of fault with the manner in which this minister

has managed to navigate the craft in the difficult waters of Canadian politics. Because Mr. Neville consented, the bill was represented in some quarters as a Government measure, and an attempt was made to drag the question into party politics. Mr. Borden himself professed to favor the original bill, but several Opposition members declared against the eight-hour system in any form. Yesterday an amendment in favor of the original bill was voted down by 19 to 37. It was not a strictly party vote, nearly a dozen Opposition members voted against the amendment, including Mr. Beattie of London.

The restricted bill does not go so far as many of the labor unions desire, but half a loaf is better than no bread. It is something to have had the eight-hour principle recognized by Parliament. Probably it will be applied to all Government work in due time, and the force of the example will aid in extending it in the general field of industry, where it has already a foothold.

The New York Mail tells Canada a nation's book pool and a couple of million dollars' worth of necessities in the case of London, which was a very close call, and may be found necessary again.

SOMETHING WORTH WHILE.
(D from Fort Press.)
Secretary MacVie's wife gave him a million dollar mansion for a Christmas present, which best two initiated hand-kerchiefs all follow.

AS A FAVOR.
(California Christian Advocate.)
A tramp called at the house of a gentleman and asked many favors to see you, my dear people, told me that you was very kind to poor folks like me. "Well, my dear sir, that's why I came." "And are you going back the same way?" "Yes, in that case, will you be good enough to contradict this rumor?"

FORESTRY CONVENTION AT A CIENT CAPITAL.
Important Conference Opened by His Excellency Earl Grey.
[Canada Press.]
Quebec, Jan. 18.—The London Forestry Convention was opened this morning by His Excellency Earl Grey, who presided over a large number of important men from all parts of Canada, as well as a number of foreign delegates. In opening his remarks, Earl Grey referred to the first convention which had been held at Ottawa in 1907, and another at Montreal in 1908. He said that the present convention was the most important yet held in the Dominion, and that it was a great honor to him to be present at the opening of the convention.

IN THE BRITISH MAIL.
(London Daily Mail.)
An anonymous quotation of a baronet and other Christian names goes astray at this time of year through inadvertent or entire lack of addresses. During this week there are several names of baronets, lords and knights, who have been mentioned in the paper, but whose names are not followed by their addresses.

AN UNWELCOME IMMIGRANT.
(London Statesman.)
Light and on say your brother has settled in Canada. "Bacon No, I didn't say so. I think he won't there to get out of nothing."

THE DUKE OF CONNAUGHT.
(Hamilton Herald.)
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A RESTRICTED RECIPROCITY.
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Premier Morris Waiting to Learn What Canada Will Do About Fish.

A HERALDIC SUGGESTION.
(Vancouver Sun.)
It is expected that Sir Donald Mann's highly original bill will consist of several proposals, including one for the purpose of amending the coat of arms of the Dominion, and another for the purpose of amending the coat of arms of the provinces.

A JUSTIFIABLE APPEAL TO ROME.
(Hamilton Spectator.)
Some talk of "imitation by Rome" has been heard, because representations have been made to the National Council in the Province of Quebec, and it is said that the National Council has been asked to see any cause of complaint. If there is any truth in the report that such a protest is to be presented to the National Council, it is to be regretted that the gentlemen making it are Roman Catholics, and acting as such, and that they have not adopted an impartial attitude in the matter.

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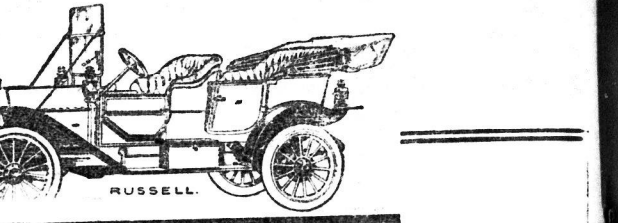
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ASHPLANTS' ASHPLANTS' A January Slipper Sale. That has made us many new friends is now at its height. A sale price on any Slipper in the store is what we offer you. See our east window for a display of bright, up-to-date Slippers from 97c to \$2.97. Ashplants'



The Automobile Is For Busy Men. You have an engagement with A. B. and C. It's a puzzle to meet all, for they are far apart and all want to see you at about the same time. And as you are trying to make it, you get a fourth call from D. The average busy man's day is a scramble. Something is slighted—some business suffers. Some good customer is in danger of becoming antagonized. Your personality, your presence is needed.

Your only handicap may be lack of time—look at the time the automobile saves you. You may need to extend your field—look at the bigger territory a car opens for you. The automobile has become indispensable to the big, busy men. The Duesenberg "30" is a good car because you can always depend upon it. Its engine and driving mechanism is simple, and very reliable—handles well in heavy traffic—always under control. Choice of three up-to-date bodies—five-passenger touring, toy tonneau, and special roadster—the latter especially suitable for business use. Fully Equipped, \$2,350. "Made up to a standard—not down to a price." May we send you the new catalogue? Won't you come around and have the car demonstrated? Canada Cycle & Motor Co. Limited. West Toronto. Makers of High-Grade Automobiles. Branches: Toronto, Hamilton, Montreal, Winnipeg, Calgary, Vancouver, Melbourne, Australia.

above tender as accepted. Two carloads of coal were ordered to be purchased from the Lako Erie Coal Company, shipment to be made by G. T. R. The question of Sunday power was left over to regular meeting. The commissioners agreed that Chairman Weir see Mr. R. Dickson, chairman of the hydro-electric committee and arrange account the secretary to make account out to date. Mayor Sanderson presented letter of Mayor Weir, chairman, re Grayburn account, and indorsement of letter by ex-Chairman J. Willard. On motion of Mayor Sanderson, it was voted that an order for \$200 be issued in favor of J. Grayburn. The following two motions of Mayor Sanderson were passed: That the treasurer furnish hard at next meeting a statement of all arrears to date; that the treasurer furnish board, at its meeting on Feb. 3, 1911, with a statement showing receipts of year 1910, expenditures 1910, overdraft in bank at end of year, statement of outstanding liabilities and assets at end of year 1910. AYLMER. Aylmer, Jan. 17.—Dedication services were held in the new Union Church, Dunbrone on Sunday last, when large crowds were present at all three services. Rev. W. Ballah, of the Disciples Church, Aylmer, preached in the morning, Rev. Mr. Doan, of the Malahide circuit, in the afternoon, and Rev. Mr. Buckenrough, of New Sarum, in the evening. The church is a large brick structure, situated about a quarter of a mile east of the Dunbrone postoffice, and just a few yards east of the new Methodist Church, which was erected last summer. A basement, the full size of the church, nicely finished, serves as a Sunday school room and an ideal place for holding meetings, etc. The auditorium is roomy and well lighted, by day, with six large stained glass windows, and by night with Wm. Snuck's lighting system. The walls and ceiling are metallic and daintily tinted, the work being that of an artist. An oak wainscoting, which reflect deep surrounds the inside of the auditorium. About \$500 was throughout the building, having a seating capacity of 350. A front and rear entrance added to the convenience of the congregation. Following the Sunday services a big tea meeting and programme were given on Monday night. The ladies had provided all kinds of good things for the occasion, and after all had done full justice, the repaired to the auditorium of the church. The event was the greatest in the history of Dunbrone. The following was the programme given: Anthem, Aylmer Baptist choir duet, Miss Benner and Mr. Smith; address, Rev. Mr. Buckenrough; subject, Aylmer Quartette; recitation, Miss Knobel; solo, Mr. Smith; solo, Miss Hogan; whistling solo, Miss Trevel; solo, Miss A. Carter; address, Rev. Mr. Ballah; solo, Percy T. King; duet, Misses A. A. Mabel Carter; address, Rev. Mr. Ballah.

A Complete Dinner. To be really complete, a lunch-dinner or supper should include soups, Clark's Concentrated Soups, Chateau Brand, make this possible with a minimum of trouble and expense. Wm. Clark, Mfr., Montreal.

WAS TERRIBLY AFFLICTED WITH LAME BACK. COULD NOT SWEEP FLOOR. Three Boxes of Doan's Kidney Pills Cured Her. It is hard to do housework with a weak and aching back. Backache comes from sick kidneys, and what a lot of trouble sick kidneys cause. But they can't help it. If more work is put on them that they can stand it is not to be wondered they get out of order. Weak back is simply a warning from the kidneys and should be attended to immediately so as to avoid years of terrible suffering from kidney trouble. I used three boxes of Doan's Kidney Pills, and I take pleasure in writing you, stating the benefit I have received by using Doan's Kidney Pills. About a year ago I was terribly afflicted with a weak back and was so bad I could not sweep my own floor. I was advised to try Doan's Kidney Pills, which I did, and took three boxes, and I am as well as ever. I highly recommend these pills to any sufferer from lame back or kidney trouble. Three boxes 50 cents per box, or 3 for \$1.25, at all dealers or mailed direct on receipt of price by The T. Milburn Co., Limited, Toronto, Ont. If ordering direct specify "Doan's."